# IN UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

| In Re: | : | Bankruptcy No. 18-21179-CM | ΙB |
|--------|---|----------------------------|----|
|--------|---|----------------------------|----|

Emanuel R. Mori : Chapter 13

Debtor : Document No. \_\_\_\_

Emanuel R. Mori :

Movant : Related to Doc. 76

vs :

Select Portfolio Servicing as Servicer for :

The Bank of New York Mellon, etal, : Conciliation: 4/8/2021 at 11:30 a.m.

Pittsburgh Water and Sewer Authority, :

Duquesne Light, Quantum3 Group LLC : Associates, LLC :

As agent for MOMA Funding LLC : Peoples Natural Gas, Portfolio Recovery :

No Respondent(s) :

## NOTICE OF PROPOSED MODIFICATION TO CONFIRMED PLAN DATED JUNE 5, 2019

- 1. The Debtor is a self employed Restaurant owner that was temporality compelled to close by the Commonwealth of Pennsylvania due to the Covid-19 pandemic.
- 2. In accordance with the Cares Act the debtor is filing an Amended Plan to extend the term to 84 months as he was directly impacted by the Covid-19 pandemic.
- 3. Pursuant to 11 U.S.C. § 1329 and in response to the order of court at Document number 76 the debtor has filed an Amended Chapter 13 Plan Dated March 19, 2021 and has attached documentary proof of payment.
- 4. On January 8, 2021 this Honorable Court entered an Order approving the Sale of Real estate located at 4621 Carroll Street Pittsburgh, PA 15224 at document number 124.
- 5. Pursuant to the Amended Chapter 13 Plan, the Debtor(s) seeks to modify the Plan in the following particulars:
  - A. On January 20, 2021 the Debtor had sold 4621 Carroll Street Pittsburgh, PA 15224, which satisfied claim 2-1, 3-1 and claim 12-1 on the claims register as follows:
    - i. City and School District of Pittsburh was paid \$7.00 in connection with the corresponding section of claim 2-1 regarding Block and Lot: 50-J-151
    - ii. Pittsburgh Water and Sewer Authority was paid \$598.21 in connection with the corresponding section of claim 3-1 regarding Block and Lot: 50-J-151.

Case 18-21179-CMB Doc 160 Filed 03/19/21 Entered 03/19/21 15:29:49 Desc Main Document Page 2 of 11

Debtor Emanuel R. Mori Case number 18-21179-CMB

- iii. Select Portfolio was paid \$42,218.22 as full satisfaction of its claim, which included the payment due pursuant to the 6/12/2018 Notice of Post Petition Mortgage Fees and expenses. See claim 13-1 on the claims register
- B. \$48,280.81 was paid over to the Chapter 13 Trustee in accordance with the Order approving the sale entered at document number 151, which is to be paid out as follows:
- a. \$20,299.86 is to be paid to general unsecured non-priority creditors, which equals a 100% distribution to allow general unsecured non-priority claims with regard to the following claims:
  - i. Peoples Natural Gas in the amount of \$806.26 (See claim 1-1)
  - ii. Portfolio Recovery Associates, LLC in the amount of \$7,821.33 (See claim 5-1)
  - iii. Midland Funding in the amount of \$6,692.67 (See claim 7-1)
  - iv. Duquense Light in the amount of \$158.79 (See claim 8-1)
  - v. Quantum3 Group LLC as agent for MOMA Funding LLC in the amount of \$4,820.81 (See claim 10-1)
  - b. The balance of \$26,236.70 is to be paid to general funding secured creditors \*;
- \* The balance of \$5,546.90 due to Debtor's counsel under the interim compensation Order at Doc 119 for services rendered and costs incurred for the period from March 12, 2018 through November 4, 2020 was paid at closing.
- C. HSBC, National association, ETAL c/o PHH Mortgage Corporation shall be paid \$1,109.63 effective January 1, 2021 as set forth in the November 13, 2020 Notice of Mortgage Payment Change.
- D. Bank of New York Mellon, ETAL c/o Select Portfolio Servicing shall be paid \$1,000.63 for post petition real estate taxes as set forth in the November 13, 2020 Notice of Post Petition Fees and Expenses.
  - E. The plan term shall be extended to 84 months from the date that the case was filed.
  - F. The plan payment shall be modified to \$7,030.00 effective March 2021.
- G. A fee application shall be filed by Debtors counsel for services rendered and expenses incurred since November 4, 2020.

Case 18-21179-CMB Doc 160 Filed 03/19/21 Entered 03/19/21 15:29:49 Desc Main Document Page 3 of 11

Debtor Emanuel R. Mori Case number 18-21179-CMB

- 6. The proposed modification to the confirmed Plan will not impact the treatment of any creditors as the terms of the prior plan remain the same.
- 7. The debtor submits that the requested modification is being proposed in good faith, and not for any means prohibited by applicable law.
- 8. The debtor further submits that the proposed modification complies with 11 U.S.C. 1322(a), 1322(b), 1325(a) and 1329.

WHEREFORE, the debtor respectfully request that the Court enter and Order confirming the Amended Chapter 13 Plan, and for such other relief the Court deems equitable and just.

RESPECTFULLY SUBMITTED this 19th day of March 2021.

/s/ Bryan P. Keenan
Bryan P. Keenan, PA ID No. 89053
Bryan P. Keenan & Associates P.C.
Attorney for Debtor
993 Greentree Road, Suite 101
Pittsburgh, PA 15220
(412) 922-5116
keenan662@gmail.com

Case 18-21179-CMB Doc 160 Filed 03/19/21 Entered 03/19/21 15:29:49 Desc Main Document Page 4 of 11

| Debtor                           | Emanuel R. Mori   | Case numb  | er <b>18-21179-CMB</b>   |   |
|----------------------------------|---|--|--|---|
|                                  |   |  |  |   |
|                                  |   |  |  |   |
|                                  |   |  |  |   |
|                                  |   |  |  |   |
|                                  | ormation to identify your case:                                       |  |  |   |
| Debtor 1                         | Emanuel R. Mori First Name Middle Name                                | Last Name  |  |   |
| Debtor 2                         | ing) First Name Middle Name   | Last Name  |  |   |
| (Spouse, if fil<br>United States | Bankruptcy Court for the:   | WESTERN DISTRICT OF PENNSYLVANIA   | ✓ Check if this is   | s an amended plan, and                                |
| Case number:                     | 18-21179-CMB  |  | list below the shave been character 2.1, 2.2, 3.1, 4           |   |
|                                  |   |  |  |   |
|                                  | istrict of Pennsylvania<br>3 Plan Dated: March 19, 20                 | 21   |  |   |
| -                                |   |  |  |   |
| Part 1: Not                      | ices  |  |  |   |
| To Debtor(s):                    | indicate that the option is ap  | nat may be appropriate in some cases, but the propropriate in your circumstances. Plans that do able. The terms of this plan control unless otherw       | not comply with local r  | ules and judicial                                     |
|                                  | In the following notice to cred                                       | litors, you must check each box that applies   |  |   |
| To Creditors:                    | YOUR RIGHTS MAY BE AI<br>ELIMINATED.                                  | FFECTED BY THIS PLAN. YOUR CLAIM MAY   | BE REDUCED, MODI   | FIED, OR  |
|                                  | You should read this plan care an attorney, you may wish to           | efully and discuss it with your attorney if you have consult one.  | one in this bankruptcy ca                                      | ase. If you do not have                               |
|                                  | YOUR ATTORNEY MUST F<br>DATE SET FOR THE CON-<br>MAY CONFIRM THIS PLA | AN'S TREATMENT OF YOUR CLAIM OR ANY<br>FILE AN OBJECTION TO CONFIRMATION AT<br>FIRMATION HEARING, UNLESS OTHERWIS<br>N WITHOUT FURTHER NOTICE IF NO OBJE | T LEAST SEVEN (7) DA<br>E ORDERED BY THE (<br>CTION TO CONFIRM | AYS BEFORE THE<br>COURT. THE COURT<br>ATION IS FILED. |
|                                  | SEE BANKRUPTCY RULE<br>PAID UNDER ANY PLAN.                           | 3015. IN ADDITION, YOU MAY NEED TO FIL   | E A TIMELY PROOF (   | OF CLAIM TO BE  |
|                                  |   | e of particular importance. <b>Debtor(s) must check on</b> g items. If the "Included" box is unchecked or bot<br>tter in the plan.                       |  |   |
| in a<br>requ                     |   | r arrearages set out in Part 3, which may result<br>o the secured creditor (a separate action will be  | ☐ Included   | <b>✓</b> Not Included                                 |
| 1.2 Avo                          | idance of a judicial lien or nonpo                                    | ssessory, nonpurchase-money security interest,<br>on will be required to effectuate such limit)  | Included   | <b>✓</b> Not Included                                 |
|                                  | standard provisions, set out in Pa                                    |  | <b>✓</b> Included  | ☐ Not Included  |

PAWB Local Form 10 (12/17)

Chapter 13 Plan

## Case 18-21179-CMB Doc 160 Filed 03/19/21 Entered 03/19/21 15:29:49 Desc Main Document Page 5 of 11

| Debtor                    | Emanuel R. Mori  |  | Case n   | umber   | 18-21179-CMB   |  |
|---------------------------|--|--|--|---|--|--|
|                           | n Payments and Length of   |  |  |   |  |  |
| 2.1 Deb                   | tor(s) will make regular pa  | nyments to the trustee:  |  |   |  |  |
| Paymer                    | nts: By Income Attachn   | nent Di  | term of <u>84</u> months shall be partectly by Debtor <u>7,030.00</u> attachable income)   | ]   | By Automated Bank Tr<br>\$   | ansfer   |
| D#2                       | \$   | \$   | attachahla inaama)   |   | \$ (SSA direct deposit recipie   | ants anly)   |
|                           |  | ed by Debtors naving   | attachable income)   | ,   | SSA direct deposit recipi  | ents omy)  |
| 2.2 Additiona             | l payments.  |  |  |   |  |  |
| <b>✓</b>                  | Net proceeds paid t<br>PA 15224 in the am  |  | rustee in connection with t  | he sale of  | 4621 Carroll Street P  | ittsburgh,   |
| plus                      | total amount to be paid in<br>any additional sources of<br>eatment of Secured Claims                         | plan funding describe  | shall be computed by the trude above.  | ustee based   | l on the total amount of   | plan payments                                      |
| ¥                         | The debtor(s) will maint<br>required by the applicab<br>trustee. Any existing arr<br>from the automatic stay | tain the current contract<br>ble contract and noticed<br>rearage on a listed claim<br>is ordered as to any iter                              | 3.1 need not be completed or a ual installment payments on the in conformity with any applications will be paid in full through din of collateral listed in this paralateral will cease, and all securiages.       | ne secured cable rules. The sbursement ragraph, the               | laims listed below, with a These payments will be dis s by the trustee, without in, unless otherwise ordered   | sbursed by the nterest. If relief ed by the court, |
| Name of Cre               | editor   | Collateral   | Current installand payment (including escrot   |   | Amount of arrearage (if any)   | Start date<br>(MM/YYYY)                            |
| <b>*</b>                  | The debtor(s) will maint<br>required by the applicab<br>trustee. Any existing arr<br>from the automatic stay | tain the current contract<br>ole contract and noticed<br>rearage on a listed claim<br>is ordered as to any iter<br>paragraph as to that coll | 3.1 need not be completed or a<br>ual installment payments on the<br>in conformity with any applicate<br>will be paid in full through dient<br>of collateral listed in this parallateral will cease, and all secur | ne secured cable rules. The sbursement ragraph, the red claims be | laims listed below, with a<br>These payments will be dis<br>is by the trustee, without in<br>in, unless otherwise order<br>assed on that collateral will | sbursed by the nterest. If relief ed by the court, |
| Name of Cre               | **.  | Collateral   | Current installate payment (including escroy   |   | Amount of arrearage (if any)   | Start date<br>(MM/YYYY)                            |
| Community                 | Loan Servicing, LLC  | 602 Willruth Drive Allison Park, PA 1  |  | 4,091.22  | \$ 46,117.63   | 04/01/2018   |
| * See claim n             | umber 13-1 on the claims r   |  |  |   |  |  |
| HSBC, Nati<br>AL/ c/o PHI | onal Association ET<br>I Mortgage  |  |  |   |  |  |
| Corporation xxxxxxx979    |  | 4759 Liberty Aven Pittsburgh, PA 153   |  | 1,109.43  | \$4,634.27   | 1/1/2021   |
|                           |  |  | gage changes filed on 11/15/2  |   |  |  |
| MELLON E                  |  | 3718 Liberty Aven  |  | <b>*</b> 205.05   | \$2,000.7F   | 0.4/0.1/2010                                       |
|                           | folio Servicing, Inc.<br>umber 11-1 on the claims r  | Pittsburgh, PA 152   | <u> </u>   | \$305.25  | \$3,266.75   | 04/01/2018   |
|                           |  | 9  |  |   |  |  |

**Post Petition Mortgage Fees and Expenses** 

### Case 18-21179-CMB Doc 160 Filed 03/19/21 Entered 03/19/21 15:29:49 Desc Main Document Page 6 of 11

| Debtor                     | Emanuel R. Mori           |   | Case number 18 | 3-21179-CMB |      |
|----------------------------|---------------------------|---|----------------|-------------|------|
| THE BANK OF<br>MELLON ET A | AI C/O                    | 3718 Liberty Avenue<br>Pittsburgh, PA 15201           | N/A            | \$2,936.80  | N/A  |
| Caliber Home               | Loans9501429451           |   |                | Ψ2,230.00   | 11/7 |
|                            |                           | on Mortgage Fees and Expenses for                     |                |             |      |
| * See the 6/8/201          | 8 Notice of Post Petition | on Mortgage Fees and Expenses for 3718 Liberty Avenue |                |             |      |
|                            | 8 Notice of Post Petition |   |                |             |      |

Insert additional claims as needed.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

Check one.

- None. If "None" is checked, the rest of Section 3.2 need not be completed or reproduced.

  The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.
- The debtor(s) will request, by filing a separate adversary proceeding, that the court determine the value of the secured claims listed below.

For each secured claim listed below, the debtor(s) state that the value of the secured claims should be as set out in the column headed *Amount of secured claim*. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 (provided that an appropriate order of court is obtained through an adversary proceeding).

|  | Name of creditor | Estimated<br>amount of<br>creditor's<br>total claim<br>(see Para. 8.7<br>below) | Collateral | Value of<br>collateral | Amount of claims<br>senior to<br>creditor's claim | Amount of secured claim | Interest rate | Monthly<br>payment to<br>creditor |
|--|------------------|---|------------|------------------------|---|-------------------------|---------------|-----------------------------------|
|--|------------------|---|------------|------------------------|---|-------------------------|---------------|-----------------------------------|

Insert additional claims as needed.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

None. If "None" is checked, the rest of Section 3.3 need not be completed or reproduced.

3.4 Lien avoidance.

**√** 

Check one.

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced. The remainder of this section will be effective only if the applicable box in Part 1 of this plan is checked

3.5 Surrender of collateral.

Check one.

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

3.6 Secured tax claims.

| Debtor Emanuel F           | R. Mori               |             | Case number    | 18-21179-CMB                                       |             |
|----------------------------|-----------------------|-------------|----------------|--|-------------|
| Name of taxing authority   | Total amount of claim | Type of tax | Interest Rate* | Identifying number(s) if collateral is real estate | Tax periods |
| PWSA                       | \$217.77              | Municipal   | 10%            | 51-A-144   | 2018        |
| * See claim number 3-1 on  | the claims register.  |             |                |  |             |
| PWSA                       | \$67.33               | Municipal   | 10%            | 26-B-14  | 2018        |
| * See claim number 3-1 on  | the claims register.  |             |                |  |             |
| PWSA                       | \$258.96              | Municipal   | 10%            | 050-J-201-A  | 2018        |
| PWSA                       | \$27.55               | Municipal   |                | 050-J-201-A  | 2018        |
| * See claim number 3-1 on  | tne ciaims register.  |             |                |  |             |
| City & SD of<br>Pittsburgh | \$5.53                | Real Estate | 10%            | 500-J-201-A  | 2012        |
| 1 ittiswai gii             | \$1.47                | Real Estate | 0%             | 500-J-201-A  | 2012        |
| * See claim number 2-1 on  | the claims register.  |             |                |  |             |
| City & SD of               |                       |             |                |  |             |
| Pittsburgh                 | \$2,674.84            | Real Estate |                | 500-J-201-A  | 2012        |
| * See claim number 2-1 on  | the claims register.  |             |                |  |             |
| County of Allegheny        | \$836.28              | Real Estate | 12%            | 500-J-201-A  | 2012        |
| County of Allegheny        | \$52.53               | Real Estate | 0%             | 500-J-201-A  | 2012        |

Insert additional claims as needed.

### Part 4: Treatment of Fees and Priority Claims

### 4.1 General

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rate on the court's website. It is incumbent upon the debtor(s)' attorney or debtor (if pro se) to monitor any change in the percentage fees to insure that the plan is adequately funded.

### 4.3 Attorney's fees.

Attorney's fees are payable to **Bryan P. Keenan**. In addition to a retainer of \$2,500.00 (of which \$500.00 was a payment to reimburse costs advanced and/or a no-look costs deposit) already paid by or on behalf of the debtor, the amount of \$2,000.00 is to be paid at the rate of \$666.67 per month. Including any retainer paid, a total of \$10,037.80 in fees and costs reimbursement has been approved by the court to date, based on a combination of the no-look fee and costs deposit and previously approved application(s) for compensation above the no-look fee.

An additional \$4,000.00 will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.

<sup>\*</sup> The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

# Case 18-21179-CMB Doc 160 Filed 03/19/21 Entered 03/19/21 15:29:49 Desc Main Document Page 8 of 11

| Debtor    | Emanuel R. Mori   |   | Case number   | 18-21179-CMB  |                |  |
|-----------|---|---|---|---|----------------|--|
| 4.4       | Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the debtor(s) through participation in the court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).  Priority claims not treated elsewhere in Part 4. |   |   |   |                |  |
| Insert ad | ✓ None. If "None" iditional claims as needed  | is checked, the rest of Section 4.4 n   | eed not be completed or reproduced  | d.  |                |  |
| 4.5       | <b>Priority Domestic Suppor</b>   | t Obligations not assigned or owe   | ed to a governmental unit.  |   |                |  |
|           |   | ntly paying Domestic Support Oblig<br>to continue paying and remain curre   |   |   |                |  |
|           | Check here if this paym   | ent is for prepetition arrearages only  | y.  |   |                |  |
|           | of Creditor<br>y the actual payee, e.g. PA SC   | <b>Description</b>  | Claim   | Monthly payme<br>pro rata   | nt or          |  |
| None      |   |   |   |   |                |  |
| Insert ad | lditional claims as needed.   |   |   |   |                |  |
| 4.6       | Check one.  | is checked, the rest of § 4.6 need no   | -   | ull amount.   |                |  |
| 4.7       | Priority unsecured tax cla  | nims paid in full.  |   |   |                |  |
| Name o    | of taxing authority   | Total amount of claim   | Type of Tax   | Interest rate Tax Period (0% If blank)  | ds             |  |
| -NONE     | <b>E-</b>   |   |   |   |                |  |
| Insert ad | lditional claims as needed.   |   |   |   |                |  |
| Part 5:   | Treatment of Nonpriorit   | y Unsecured Claims  |   |   |                |  |
| 5.1       | Nonpriority unsecured cla   | aims not separately classified.   |   |   |                |  |
|           | Debtor(s) ESTIMATE(S) the   | hat a total of <b>\$20,299.86</b> will be av  | vailable for distribution to nonprior   | ity unsecured creditors.  |                |  |
|           |   | GE(S) that a MINIMUM of \$20,295 or confirmation set forth in 11 U.S.   |   | nsecured creditors to comply with t   | the            |  |
| 5.2       | available for payment to the<br>estimated percentage of pay<br>amount of allowed claims.<br>claims will be paid pro-rata<br>identified elsewhere in this  | mated above is <i>NOT</i> the <i>MAXIMU</i> ese creditors under the plan base with yment to general unsecured creditor. Late-filed claims will not be paid us unless an objection has been filed plan are included in this class. | Il be determined only after audit of its is 100.00%. The percentage of phless all timely filed claims have be within thirty (30) days of filing the | the plan at time of completion. The<br>payment may change, based upon the<br>een paid in full. Thereafter, all late | he<br>he total |  |
| Check o   | ne.   |   |   |   |                |  |
|           | None. If "None" i   | is checked, the rest of § 5.2 need no   | t be completed or reproduced.   |   |                |  |
| 5.3       | Postpetition utility month  | ly payments.  |   |   |                |  |
|           |   |   |   |   |                |  |

PAWB Local Form 10 (12/17)

### Case 18-21179-CMB Doc 160 Filed 03/19/21 Entered 03/19/21 15:29:49 Desc Main Document Page 9 of 11

| Debtor | Emanuel R. Mori | Case number | 18-21179-CMB |  |
|--------|-----------------|-------------|--------------|--|
| Debtor | Emanuel R. Worl | Case number | 10-211/9-CND |  |

The provisions of Section 5.3 are available only if the utility provider has agreed to this treatment. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility obtain an order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. The utility may require additional funds from the debtor(s) after discharge.

| Name of Creditor | Monthly payment | Postpetition account number |
|------------------|-----------------|-----------------------------|
| -NONE-           |                 |                             |

Insert additional claims as needed.

5.4 Other separately classified nonpriority unsecured claims.

Check one.

None. If "None" is checked, the rest of § 5.4 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

**None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

### Part 7: Vesting of Property of the Estate

7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

### Part 8: General Principles Applicable to All Chapter 13 Plans

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan in order to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.
- 8.4 Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection

payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

#### Case 18-21179-CMB Doc 160 Filed 03/19/21 Entered 03/19/21 15:29:49 Desc Main Page 10 of 11 Document

Emanuel R. Mori 18-21179-CMB Debtor Case number Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears. All remaining secured, priority and specially classified claims, and miscellaneous secured arrears. Level Six: Level Seven: Allowed nonpriority unsecured claims. Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed. 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment. The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in 8.7 accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250. 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien. 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released. The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the 8.10 bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s). Part 9: Nonstandard Plan Provisions 9.1 Check "None" or List Nonstandard Plan Provisions None. If "None" is checked, the rest of Part 9 need not be completed or reproduced. The following claims/Notice of Post Petition Fees and Expenses were satisfied by the Court Approved Sale of he property located at 4621 \* Claim 12-1 held by The Bank of New York Mellon

Carroll Street Pittsburgh, PA 1522entered at Doc. No. :

- \*\* The 6/12/2018 Notice of Post Petition Mortgage Fees and Expenses in the gross amount of \$900.00
- \*\*\* Claim 3-1 as it relates to the subject matter property filed by PWSA in face amount of \$598.21
- \*\*\*\*\*Claim 2-1 field by the City and School District of Pittsburgh in the face amount of \$7.00.

### Part 10: Signatures:

#### 10.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or the debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from

# Case 18-21179-CMB Doc 160 Filed 03/19/21 Entered 03/19/21 15:29:49 Desc Main Document Page 11 of 11

| De | btor Emanuel R. Mori   | Case number                                 | 18-21179-CMB                             |
|----|--|---|--|
|    | standard plan form shall not become operative unless it trate order. | is specifically identified as "nonstandard" | terms and are approved by the court in a |
| X  | /s/ Emanuel R. Mori  | $\boldsymbol{X}$                            |  |
|    | Emanuel R. Mori  | Signature of Debtor 2                       |  |
|    | Signature of Debtor 1  |   |  |
|    | Executed on March 19, 2021   | Executed on                                 |  |
| X  | /s/ Bryan P. Keenan  | Date March 19, 2021                         |  |
|    | Bryan P. Keenan  |   |  |

PAWB Local Form 10 (12/17)

Signature of debtor(s)' attorney